

LOAN FUND BOARD OF IRELAND.

---

THIRTY-SEVENTH  
ANNUAL REPORT

OF THE

COMMISSIONERS

OF THE

LOAN FUND BOARD OF IRELAND,

PURSUANT TO THE ACT 6 & 7 VICT., CAP. 91.

FOR 1874.

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*Presented to both Houses of Parliament by Command of Her Majesty.*

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# CONTENTS.

<b>REPORT:</b>		
Table showing Summary of the Operations in Ireland in 1874, . . . . .		Page 2
Table showing Progress of the System exhibited in the Board's Reports to Parliament, . . . . .		4
<b>APPENDIX A:</b>		
No. 1. Synoptical Table, exhibiting the Operations of the Loan Fund system in each County during the year 1874, . . . . .		6
No. 2. Statement of Accounts of Loan Funds during the year ending 31st December, 1874, . . . . .		10
No. 3. Statement as to Societies dissolved by order of the Loan Fund Board, . . . . .		16
No. 4. Return of Inspections by Board's Officer during 1874, . . . . .		18
<b>APPENDIX B:</b>		
No. 1. Report of the Committee of Audit on the Note and Debenture Issue and Board's Expenditure for the year 1874, . . . . .		18
No. 2. Statement of Ordinary Income and Expenditure of the Board for the years 1873 and 1874, . . . . .		20
<b>APPENDIX C:</b>		
List of Loan Fund Board, and attendance of its Members during the year 1874, . . . . .		22

## THIRTY-SEVENTH ANNUAL REPORT

OF THE

## COMMISSIONERS OF THE LOAN FUND BOARD OF IRELAND.

In conformity with their prior Reports, the Loan Fund Board submit the following Summary of the Operations of the Loan Funds in Ireland during the past Year :—

Counties.	Number of Loans.	Amount Granted During the Year 1874.	Number of Loans in 1874.	Gross Profit.	Interest on Capital, Expenses of Management, Bad Debts, and Loss on Sales.	Net Loss.	Net Profit.
Antrim, . . .	1	13,380	1,335	£ s. d. 315 14 10	£ s. d. 244 7 4	—	£ s. d. 74 7 6
Armagh, . . .	—	—	—	—	—	—	—
Cashew, . . .	—	—	—	—	—	—	—
Cavan, . . .	1	15,385	2,220	341 10 18	280 6 8	—	61 10 8
Clare, . . .	1	2,830	655	82 14 11	66 6 10	3 9 1	—
Cork, . . .	7	20,480	5,690	637 5 7	484 11 2	1 5 11	283 16 3
Down, . . .	5	42,088	3,082	1,341 4 11	1,044 6 7	—	294 13 3
Dublin, . . .	—	—	—	—	—	—	—
Fermanagh, . . .	7	73,314	11,136	2,560 5 3	2,388 17 18	245 12 3	544 10 0
Galway, . . .	1	740	240	28 13 0	25 14 4	—	6 16 8
Kerry, . . .	—	—	—	—	—	—	—
Kildare, . . .	2	7,615	1,222	332 2 7	435 2 10	—	21 19 9
Kilkenny, . . .	4	7,298	2,222	228 0 4	375 2 4	—	58 19 7
King's, . . .	2	11,972	3,608	420 1 7	502 4 11	—	58 19 8
Lancaster, . . .	1	2,645	610	83 5 7	85 11 0	0 6 5	—
Limerick, . . .	5	25,589	4,063	613 0 9	509 6 5	—	110 14 4
Londonderry, . . .	2	20,313	5,610	933 0 11	779 17 3	—	181 12 8
Longford, . . .	1	7,589	1,202	244 4 5	193 1 7	—	58 2 19
Louth, . . .	—	—	—	—	—	—	—
Mayo, . . .	—	—	—	—	—	—	—
Meath, . . .	1	6,081	1,220	122 0 4	141 0 8	—	11 5 8
Monaghan, . . .	1	2,614	893	57 7 5	59 18 8	2 6 3	—
Queen's, . . .	7	45,043	10,513	1,391 1 0	1,141 4 11	7 6 4	101 12 11
Roscommon, . . .	1	11,452	2,260	325 0 1	331 13 0	—	53 10 1
Sligo, . . .	3	15,582	4,533	615 15 1	517 13 4	—	96 4 6
Tipperary, . . .	7	20,625	14,900	1,684 0 8	1,238 5 11	8 1 0	421 0 9
Tyrone, . . .	12	84,515	14,755	2,798 3 9	2,625 15 11	122 8 2	281 8 11
Waterford, . . .	1	7,877	1,231	219 10 5	206 16 0	13 5 7	—
Westmeath, . . .	2	16,421	2,489	323 15 2	261 13 8	5 10 0	76 11 7
Wexford, . . .	5	15,743	3,207	426 16 4	419 0 7	59 2 2	87 11 11
Wicklow, . . .	4	6,818	1,265	287 19 7	285 10 7	0 8 11	45 13 8
Total, . . .	52	325,048	107,175	15,976 19 3	14,816 0 11	1,082 1 0	3,507 15 6

The following Table shows the comparative operations of Loan Funds from the period of the Board's First Report:—

Year.	—	No. of Shares of the Annual Amount.	Amount Emitted.	Total Circulation.	Number of Loans Issued, or of Policies received.	Total Number of Loans and Policies.	Net Profit applicable to Share- holders and Reserve Fund.	Total Profit.
			£	£			£	£
1868	In the Returns of these years the Loan Funds and Monies de Pôté were not sepa- rately classified.	30	—	180,528	—	180,528	—	2,847
1869		135	—	810,473	—	338,409	—	11,347
1870		213	—	1,164,048	—	483,766	—	16,477
1871	Loan Funds, 300 Monies de Pôté, 8	278	1,438,558 01,330	1,609,888	411,303 361,408	702,711	14,335 —	14,335
1872	Loan Funds, 300 Monies de Pôté, 7	307	1,061,871 45,126	1,738,007	488,792 253,366	732,097	18,097 —	18,097
1873	Loan Funds, 300 Monies de Pôté, 7	306	1,080,965 30,878	1,081,841	486,879 178,318	660,508	14,149 —	14,149
1874	Loan Funds, 250 Monies de Pôté, 4	203	1,792,318 5,901	1,708,719	434,377 43,638	550,830	8,639 08	8,647
1875	Loan Funds, 355 Monies de Pôté, 5	300	1,867,437 15,880	1,870,307	607,332 83,919	592,528	8,000 87	8,788
1876	Loan Funds, 350 Monies de Pôté, 5	335	1,370,997 8,104	1,378,801	470,391 48,702	519,083	8,323 78	8,404
1877	Loan Funds, 328 Monies de Pôté, 4	232	865,647 3,488	869,115	231,101 21,560	252,652	— —	—
1878	Loan Funds, 377 Monies de Pôté, 1	178	717,905 1,009	718,134	260,407 10,848	301,354	— —	—
1879	Loan Funds, 300 Monies de Pôté, 1	101	640,054 1,160	651,307	175,573 9,443	185,126	701 38	739
1880	Loan Funds, 134 Monies de Pôté, 1	133	600,794 1,328	604,022	180,235 9,392	197,324	1,690 19	1,809
1881	Loan Funds, 123 Monies de Pôté, 1	194	712,773 1,518	713,386	191,970 9,391	390,911	3,992 —	3,992
1882	Loan Funds, 115 Monies de Pôté, 1	114	736,356 1,439	740,306	191,773 9,691	265,321	5,062 14	5,076
1883	Loan Funds, 119 Monies de Pôté, 1	115	848,808 1,338	844,911	210,023 7,734	218,350	4,878 0	4,888
1884	Loan Funds,*	115	—	870,924	—	268,917	6,868	7,258
1885	Loan Funds,	115	—	863,321	—	266,656	7,234	8,037
1886	Loan Funds,	115	—	917,066	—	265,430	5,875	6,827
1887	Loan Funds,	111	—	969,655	—	294,304	7,000	7,910
1888	Loan Funds,	111	—	980,170	—	290,800	6,714	7,429
1889	Loan Funds,	113	—	930,317	—	291,807	6,865	6,760
1890	Loan Funds,	110	—	917,397	—	198,866	5,327	6,368
1891	Loan Funds,	105	—	886,774	—	193,007	5,114	5,889
1892	Loan Funds,	106	—	719,400	—	103,597	5,894	3,660
1893	Loan Funds,	104	—	692,961	—	155,607	1,838	2,076
1894	Loan Funds,	98	—	636,351	—	147,619	1,642	1,524
1895	Loan Funds,	97	—	615,786	—	141,051	1,007	1,618
1896	Loan Funds,	94	—	507,481	—	124,447	1,545	1,719
1897	Loan Funds,	93	—	582,316	—	120,528	2,708	3,108
1898	Loan Funds,	90	—	561,457	—	120,074	2,048	3,286
1899	Loan Funds,	86	—	560,468	—	120,022	2,807	3,318
1890	Loan Funds,	88	—	568,482	—	121,678	2,830	3,144
1891	Loan Funds,	81	—	542,395	—	118,005	2,616	3,466
1892	Loan Funds,	78	—	564,321	—	100,722	2,775	3,031
1893	Loan Funds,	80	—	585,714	—	100,196	2,870	3,063
1894	Loan Funds,	82	—	621,048	—	107,176	2,617	3,907

\* From 1885 Monies de Pôté ceased to exist connected with Loan Funds.  
From the gross amount of yearly net profits by the 415 sections of the Loan Fund Act, one-twelfth of that amount was required to be applied annually to a reserve fund for the security of the Debenture holders.

The number of Loan Funds in 1874 on Board's Register was 82, being 2 more than in the preceding year.

The circulation of Loan Funds throughout the country connected with the Board in 1874 amounted to £523,049; it exceeded that of the preceding year by the sum of £2,334.

The capital of Loan Funds actually working in 1874 amounted to £138,614; it exceeded that of the preceding year by the sum of £407.

The number of loans made in 1874 was 107,173; it exceeded that of the preceding year by 978.

The number of Notes sold by the Board in 1874, at 2*d.* each, was 105,600; it fell short of that of the preceding year by 2,700.

The produce of the sale of Notes in 1874 was £830; showing a decrease, as compared with that of 1873, of £22 10*s.*

The number of Debentures sold in 1874 by the Board, at 1*s.* each, was 150; the produce of the sale of which was £7 10*s.* There was a decrease in the number sold, as compared with 1873, of 70, and in the produce of the sale, of £3 10*s.*

The Gross Profits derived by Local Societies from Discount, Fines, Sale of Application Papers and Cards, in 1874, amounted to £15,976 10*s.* 5*d.*; they exceeded the amount derived from the same sources in 1873 by £347 2*s.* 7*d.*

The amount of Fines (one of the above-named items) in 1874 was £3,750 16*s.* 8*d.*; showing an increase, as compared with the same item in 1873, of £25 2*s.* 7*d.*

The amount of Surplus Profits applied to charitable or useful purposes in the several localities of Loan Funds, in 1874, was £1,380 12*s.*; showing a decrease of such grants in that year, as compared with 1873, of £170 2*s.* 3*d.*

The Board's Income in 1874, derived from ordinary sources of Revenue, was—

Sale of Notes, Debentures, and Cards, . . . . .	£887 12 9
Interest on Funds invested in Government Stock, . . . . .	85 2 3
Total, . . . . .	£972 15 0

The Ordinary Income of 1874 fell short of that of the preceding year by the sum of £26 0*s.* 7*d.*

The total of Board's Receipts from all sources in 1874 was—

Sale of Notes, Debentures, and Cards, . . . . .	£887 12 9
Amount received for Notes that were on hand 8th July, 1872, liable to additional penny, as per Board's Circular of that date, . . . . .	11 7 8
Interest on Funds invested in Government Stock, . . . . .	85 2 3
Total, . . . . .	£984 2 8

The Board's Expenditure in 1874 was £1,028 13*s.* 4*d.*; it exceeded that of 1873 by the sum of £218 2*s.* 2*d.* The excess is attributable to the gratuity given to Inspector on his resignation after a service exceeding 20 years.

The total Expenditure in 1874 being, . . . . .	£1,028 13 4
The total Income from above-mentioned sources, . . . . .	984 2 8
Excess of Expenditure over Income, . . . . .	£44 10 8

It is to be observed that the decrease in Board's income necessarily follows the decrease of the operations of Loan Funds for many years past, as will be seen by the following table:—

Amount of Loan Fund Circulation throughout Ireland from the year 1843, the date of passing of Act 6 & 7 Vic., cap. 91, to 1874:

1843	.	.	.	.	.	.	£1,681,841
1844	.	.	.	.	.	.	1,706,719
1845	.	.	.	.	.	.	1,870,337
1846	.	.	.	.	.	.	1,778,591
1847	.	.	.	.	.	.	867,115
1848	.	.	.	.	.	.	719,184
1849	.	.	.	.	.	.	651,327
1850	.	.	.	.	.	.	664,032
1851	.	.	.	.	.	.	713,585
1852	.	.	.	.	.	.	740,506
1853	.	.	.	.	.	.	844,011
1854	.	.	.	.	.	.	870,024
1855	.	.	.	.	.	.	883,321
1856	.	.	.	.	.	.	917,686
1857	.	.	.	.	.	.	929,638
1858	.	.	.	.	.	.	930,170
1859	.	.	.	.	.	.	936,217
1860	.	.	.	.	.	.	917,737
1861	.	.	.	.	.	.	826,774
1862	.	.	.	.	.	.	719,400
1863	.	.	.	.	.	.	692,951
1864	.	.	.	.	.	.	636,331
1865	.	.	.	.	.	.	615,786
1866	.	.	.	.	.	.	597,491
1867	.	.	.	.	.	.	582,216
1868	.	.	.	.	.	.	581,437
1869	.	.	.	.	.	.	586,468
1870	.	.	.	.	.	.	565,422
1871	.	.	.	.	.	.	542,295
1872	.	.	.	.	.	.	524,821
1873	.	.	.	.	.	.	520,714
1874	.	.	.	.	.	.	523,048

The reasons for the falling-off of the operations of Loan Funds, from the year 1846 to the present time, may be stated in the following terms:—

The first remarkable decrease from the circulation of 1845 of £1,870,337 sterling to that of 1846 of £1,778,591, and again from that of 1846 to that of 1847 to £867,115, may be mainly ascribed to the results of the famine in 1846-7, extensive emigration, and mortality.

Other causes contributed to the decrease of Loan Fund circulation, till eventually it fell, in the year 1874, to the sum of £523,048 sterling. So that the operations of Loan Funds in Ireland were in 1874 less than they had been in 1845 by the sum of £1,347,289.

This very large decrease for some years past may be attributed, partly to alteration for the better in the circumstances of that portion of the industrious agricultural poor of Ireland which constituted the borrower class of Loan Funds; but largely it must be ascribed to the practice which has been adopted by the Branch Banks throughout the country to a large extent issuing loans so low as £10, and even £5, to borrowers of the class of small farmers and dealers on a small scale, who could only heretofore get loans of such small amounts from Loan Funds.

The continued decrease in the income of the Board for several years past having induced the Commissioners to call the attention of the Government to the fact, and the result of inquiries by the Board of the several managers of Loan Funds throughout the country having led to the adoption of the alteration made in the price charged for Promissory Note forms, the introduction of an amended Act of Parliament, 35 and 36

of Vict., chap. 17, date 27th June, 1872, was determined on, whereby the price of said Notes was raised from 1*d.* to 2*d.* each. That increase has sufficed to meet the expenditure of the Board for 1874, and left a balance in bank on the 31st of December, 1874, that, after paying all charges of that year, will be available for the year 1875, to the amount of £419 8*s.* 6*d.*

(Signed)

T. MAXWELL HUTTON, J.P., *Chairman*.

WM. JONES WESTSY, D.L.

JAMES POWER, Bart.

JOHN LENTAGH, C.B., D.L.

WALTER SWEETMAN, J.P.

BELMORE, P.C., K.C.M.G.

ERNE, K.P.

DE VESCI.

THOMAS HENCKS, Ck.

WILLIAM H. F. COGAN, P.C., M.P.

(Countersigned)

RICHD. ROBT. MADDEN, *Secretary*.

SYNOPSIS TABLE, exhibiting the Operations of the

COUNTY.	Number of Insurances Reported in 1874.	Amount of Capital to be Accumulated from 1st December, 1874.	Actual Amount of Capital Working on 1st December, 1874.	Total Amount Claimed in 1874.	Number of Loans Issued in 1874.	Sum in Borrowers' Funds, on 1st December, 1874, exclusive of Bal. Bearer.	Sum in Treasurers' Funds, on 1st December, 1874.	Amount of Discounts received in 1874.	Amount of Claims received in 1874.
		£	£	£		£ s. d.	£ s. d.	£ s. d.	£ s. d.
Antrim, . . . . .	1	4,897	4,791	13,332	1,826	5,835 16 0	1,444 19 0	222 4 0	26 1 4
Armagh, . . . . .	—	—	—	—	—	—	—	—	—
Carlow, . . . . .	—	—	—	—	—	—	—	—	—
Cavan, . . . . .	1	3,091	3,863	16,265	2,290	3,631 12 0	37 8 3	256 8 4	70 19 7
Clare, . . . . .	1	754	681	2,656	625	718 1 0	5 7 2	68 13 4	8 15 11
Cork, . . . . .	7	8,540	5,223	50,400	5,890	4,107 0 0	1,206 6 9	373 0 5	213 12 6
Donegal, . . . . .	5	12,000	12,277	42,662	8,082	10,962 11 0	1,625 16 0	963 3 2	328 12 1
Down, . . . . .	—	—	—	—	—	—	—	—	—
Dublin, . . . . .	—	—	—	—	—	—	—	—	—
Fermanagh, . . . . .	7	19,922	17,938	76,514	11,160	17,657 5 0	1,326 9 11	1,507 5 3	407 18 6
Galway, . . . . .	1	726	625	749	240	224 16 0	494 3 10	18 10 0	1 9 0
Kerry, . . . . .	—	—	—	—	—	—	—	—	—
Kildare, . . . . .	2	2,426	2,226	7,846	1,632	2,296 8 0	122 13 3	228 0 0	66 1 8
Kilkenny, . . . . .	4	1,834	1,820	7,290	2,323	1,628 6 0	205 6 9	121 10 0	92 13 7
King's, . . . . .	2	3,539	3,323	11,972	3,462	3,341 13 0	95 16 10	236 13 5	143 12 8
Leitrim, . . . . .	1	979	967	3,645	916	971 12 0	2 10 8	60 16 0	14 17 11
Limerick, . . . . .	5	7,822	7,155	26,809	4,993	5,464 13 0	1,827 1 6	422 2 7	119 11 2
Londonderry, . . . . .	2	7,961	7,747	30,313	5,512	7,444 19 0	515 4 4	660 18 0	238 7 1
Longford, . . . . .	1	2,021	2,008	7,998	1,208	1,969 2 0	52 7 4	196 16 2	37 16 5
Louth, . . . . .	—	—	—	—	—	—	—	—	—
Mayo, . . . . .	—	—	—	—	—	—	—	—	—
Meath, . . . . .	1	1,818	1,813	6,081	1,329	1,510 5 0	7 8 4	101 7 0	40 6 7
Monaghan, . . . . .	1	491	486	2,614	603	479 10 0	10 8 8	43 11 4	0 12 1
Queen's, . . . . .	7	11,943	10,561	42,943	10,612	9,743 15 0	1,165 12 0	773 2 2	353 9 4
Rosemount, . . . . .	1	3,520	3,311	11,462	2,260	3,216 9 0	102 15 3	260 11 2	73 18 0
Sligo, . . . . .	3	4,965	4,736	19,503	4,533	4,780 17 0	101 0 5	428 12 6	146 1 7
Tipperrary, . . . . .	7	18,769	13,696	93,626	14,309	12,171 13 0	1,597 2 9	1,100 2 6	421 6 0
Tyrone, . . . . .	12	24,615	24,061	84,615	14,735	23,412 6 0	1,132 16 10	2,060 4 7	672 2 9
Waterford, . . . . .	1	1,463	1,435	7,877	1,331	811 15 0	636 10 8	131 5 8	89 18 10
Westmeath, . . . . .	2	2,750	2,723	10,421	2,469	2,576 7 0	176 5 10	227 0 0	64 19 1
Wexford, . . . . .	3	3,998	3,361	12,740	3,297	3,602 19 0	163 8 4	263 16 2	164 11 11
Wicklow, . . . . .	4	1,863	1,846	6,816	1,263	1,755 15 0	54 0 5	183 13 1	70 4 2
Totals, . . . . .	62	148,227	128,614	523,048	107,173	127,990 9 0	14,058 15 5	11,012 18 8	5,730 16 6



(A) No. L.

Loan Fund System during the Year 1874.

Gross Profit, being the Total Amount received for Shares, Fines, and Grants on Repayment Papers, in 1874.	Total Paid as Shareholder's Wages during 1874.	Number of Paid Shareholders in 1874.	Total Expenses of Management, including Salaries or Wages, and Losses on Loans, during 1874.	Amount of Expenses paid for Capital.	Number of Depositors ending with Capital.	Net Loss of 1874, after Payment of Interest and all Expenses, not including any Bad Debts.	Net Profit of 1874, after Payment of Interest and all Expenses, not including any Bad Debts.	Amount of Bad Debts charged in 1874.	Amount actually expended for Charitable or useful Local Purposes in 1874.
£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.
315 14 10	205 0 0	2	214 7 4	—	—	—	74 7 6	—	100 0 0
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
341 16 10	113 0 0	3	133 1 7	115 4 7	11	—	91 10 8	—	—
83 14 11	42 0 0	1	83 3 10	83 0 0	8	5 9 1	—	—	—
687 3 7	273 0 10	13	349 18 11	104 12 4	26	1 5 11	183 18 3	—	14 0 0
1,341 4 11	489 14 0	13	648 1 8	379 17 11	150	—	294 13 3	8 10 0	100 0 0
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
2,040 5 8	664 0 0	23	850 5 4	624 11 6	100	818 15 2	544 16 0	372 1 6	831 0 0
33 10 0	90 0 0	1	24 14 4	—	—	—	6 13 8	—	—
—	—	—	—	—	—	—	—	—	—
332 9 7	131 6 0	9	282 17 11	77 4 11	17	—	21 19 9	—	25 19 0
228 0 4	90 10 0	7	183 11 4	41 12 0	12	—	32 15 7	—	23 15 9
426 1 7	231 9 3	8	314 7 4	70 17 7	27	—	33 16 8	5 0 0	40 0 0
83 5 7	50 0 0	2	55 15 6	27 15 6	9	0 5 5	—	—	—
615 0 9	344 4 0	13	439 3 11	83 2 6	10	—	110 14 4	—	—
951 9 11	435 8 0	0	834 3 9	245 13 6	50	—	181 12 8	—	70 0 0
244 4 5	96 0 0	3	112 15 8	73 5 11	20	—	58 2 10	—	20 0 0
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
182 9 4	70 0 0	2	83 15 8	57 10 0	9	—	11 3 8	—	—
87 7 5	35 0 0	2	41 0 10	12 15 10	6	2 9 3	—	—	—
1,221 1 6	571 2 0	16	710 14 6	430 10 5	91	7 6 4	131 12 11	15 10 0	31 12 6
280 9 1	194 18 4	4	203 14 4	97 18 8	38	—	23 16 1	—	—
613 18 1	274 0 0	10	328 15 5	173 2 11	49	—	90 4 9	15 15 0	161 12 6
1,608 9 8	798 12 4	21	939 17 9	293 6 2	60	8 1 0	411 0 9	—	220 0 0
2,798 3 9	1,270 6 8	32	1,579 5 6	946 17 5	213	192 8 2	331 8 11	102 12 0	15 0 0
210 10 5	120 0 0	2	134 9 9	72 6 3	13	13 5 7	—	16 0 0	13 0 0
329 15 2	165 0 0	4	193 11 8	58 2 0	20	5 10 0	76 11 7	—	23 0 0
404 19 4	234 0 0	5	328 15 4	93 14 3	23	50 2 2	97 11 11	—	81 4 2
267 19 7	146 0 0	10	178 16 2	46 14 5	20	0 5 11	42 15 0	—	66 10 9
15,976 19 5	7,023 11 5	215	8,832 5 4	4,163 16 7	1,015	1,023 1 0	2,207 15 9	1,063 9 0	1,380 12 0



# OF THE LOAN FUND BOARD, IRELAND.

11

A) No. 2.

31st December, 1874, as rendered to the LOAN FUND BOARD.

would up; those printed in CAPITALS have been closed, by order of the Board, on account of irregularities in the Management.

Great Profit, or Loss, on the Total amount received for Interest, Rents, and Dividends, or otherwise, in 1874.	Total Paid as Interest on Loans during 1874.	Number of Loans repaid during 1874.	Total Expenses of Management, including Salaries, &c., in 1874.	Amount of Interest paid for Capital.	Number of Depositors during 1874.	Net Loss of 1874 (or Net Gain) after payment of Interest, &c., on the Capital repaid during 1874.	Net Profit of 1874 (or Net Loss) after payment of Interest, &c., on the Capital repaid during 1874.	Amount of Bad Debts charged in 1874.	Amount actually expended for Capital Purposes in 1874.	Remarks (General) Transferred.
£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.	
215 14 10	905 0 0	3	254 7 4	—	—	—	74 7 0	—	100 0 0	James Graham, Esq.
—	—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—
311 10 10	113 0 0	3	133 1 7	115 4 7	31	—	31 10 8	—	—	Robt. J. Carrigan, Esq., J.R.
52 14 11	40 0 0	1	55 3 10	20 0 0	8	3 0 1	—	—	—	Rev. Morley, Esq., J.R.
41 9 11	30 13 0	2	30 6 30	—	—	—	35 3 1	—	—	J. P. MacGill, Esq.
30 14 10	20 0 0	1	22 8 11	—	—	—	4 5 11	—	—	Mr. James B. Scott.
102 0 2	34 14 0	2	50 6 0	55 8 10	3	1 6 11	—	—	—	Miss C. Brown.
101 18 8	60 8 0	2	70 8 0	47 8 0	10	—	64 8 8	—	—	Very Rev. P. D. O'Brien, J.R.
201 16 5	93 8 0	4	117 7 0	—	—	—	84 8 8	—	—	H. C. Foy, Esq.
3 14 0	5 13 4	2	8 14 3	4 18 6	7	—	0 3 9	—	4 0 0	Rev. H. D. Campbell.
55 0 4	40 0 0	1	54 7 2	—	—	—	10 13 2	—	10 0 0	George Smith, Esq.
507 8 7	373 0 10	13	549 18 11	104 10 4	20	1 5 11	253 18 5	—	14 0 0	
359 0 2	100 0 0	3	123 8 5	106 12 10	20	—	77 3 11	—	8 0 0	John Deane, Esq.
330 10 2	189 0 0	3	134 0 4	145 10 11	41	—	25 14 11	—	70 0 0	Rev. John Carrigan.
233 11 0	84 0 0	3	143 17 8	10 8 11	6	—	70 18 5	0 10 0	30 0 0	J. R. Boyd, Esq., J.R.
249 0 6	70 14 0	3	95 13 8	101 0 11	55	—	81 14 11	7 18 0	30 0 0	Patrick Irvine, Esq., J.R.
180 18 1	318 0 0	3	187 18 7	40 12 4	47	—	27 7 1	—	—	Major Montgomery.
1345 4 11	480 14 0	13	645 1 8	307 17 11	150	—	204 15 3	8 10 0	180 0 0	
—	—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—
877 14 0	507 0 0	7	558 18 13	270 10 2	19	—	368 1 10	10 0 0	310 0 0	J. W. Sandah, Esq., J.R.
850 18 4	100 0 0	4	128 8 6	88 10 0	22	—	40 17 10	—	—	Archibald Colless, Esq.
296 11 3	120 0 0	3	125 17 0	89 11 0	22	—	48 8 9	—	—	Mr. A. Adams.
502 3 5	78 0 0	4	108 8 0	100 11 0	16	—	40 15 0	—	—	Edward Arnold, Esq., J.R.
417 3 11	101 0 0	5	114 2 3	38 13 10	14	—	35 8 10	28 18 0	15 0 0	Edward Arnold, Esq., J.R.
125 4 0	39 0 0	1	31 2 9	20 13 5	10	—	40 0 7	—	—	J. G. F. Porter, Esq.
87 8 10	30 0 0	1	41 0 0	—	—	848 23 5	—	127 3 0	—	Mr. James Deady.
5205 5 8	464 0 0	23	830 5 4	824 11 4	100	848 23 5	848 38 0	802 1 0	351 0 0	
—	—	—	—	—	—	—	—	—	—	—
33 30 0	50 0 0	1	26 14 4	—	—	—	8 12 8	—	—	Rev. James Carroll.
—	—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—
250 11 3	85 4 0	3	108 4 11	55 8 8	5	—	10 18 5	—	9 8 0	Henry Hammond, Esq.
00 11 4	46 0 0	3	46 13 0	18 18 8	12	—	11 0 1	—	18 10 0	Rev. Richard W. Dugan.
302 2 7	131 0 0	5	258 17 11	77 4 11	37	—	21 18 9	—	25 20 0	

## APPENDIX (A) No. 2.—Statement of Accounts of Loan Funds for the Year

County and Municipal Loan Fund.	Amount of Capital to be repaid for the Year 1894.	Of which is held in Treasury, being Capital repaid for the Year 1894.	Actual Amount of Capital repaid for the Year 1894.	Total Amount of Capital repaid for the Year 1894.	Amount of Capital repaid for the Year 1894.	Number of Loans repaid for the Year 1894.	Average Amount of each Loan.	Yield on Loans repaid for the Year 1894.	Sum in Treasury for the Year 1894, exclusive of Bul. Debt.	Sum in Treasury for the Year 1894, exclusive of Bul. Debt.	Amount of Interest received for the Year 1894.	Amount of Interest received for the Year 1894.
<b>Exeter.</b>	£	£	£	£	£		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Collier, . . .	760	360	760	3,200	—	1,000	3 1 0	1 4	410 0 0	370 10 10	50 0 0	40 10 0
Fiddow, . . .	220	220	220	960	—	300	3 1 4	1 0	210 0 0	15 0 0	10 0 0	14 0 0
Stoughton, . . .	121	121	121	730	—	200	5 10 0	1 1	100 10 0	13 7 10	11 10 0	4 10 0
Thamesford, . . .	850	850	850	3,400	—	970	6 7 0	0 10	600 7 0	—	10 0 0	20 0 0
	1,834	1,834	1,834	7,200	—	2,270	—	—	1,020 0 0	385 0 0	121 10 0	70 10 0
<b>King's Co.</b>												
Clara, . . .	2,000	700	2,000	8,100	4,700	2,100	3 10 0	1 0	2,040 10 0	40 10 0	100 0 0	60 0 0
Tullamore, . . .	1,540	1,540	1,540	6,300	—	1,200	3 10 0	1 0	1,100 0 0	40 0 0	60 0 0	10 0 0
	3,540	1,970	3,540	11,970	4,700	3,300	—	—	3,140 10 0	80 10 0	160 0 0	70 0 0
<b>Lancashire.</b>												
Ashton, . . .	0 10	4 0	9 0	3,040	3,040	800	4 0 0	1 0	600 10 0	8 10 0	10 0 0	14 10 0
<b>Leicester.</b>												
Adams, . . .	1,000	400	1,000	3,774	1,000	500	4 10 0	1 0	1,010 1 0	40 10 0	10 0 0	10 0 10
Bellington, . . .	800	340	800	3,270	—	200	0 0 0	1 0	600 0 0	10 10 0	10 0 0	10 0 0
Grimsby, . . .	1,000	1,000	1,000	3,900	1,000	700	0 0 0	1 0	710 11 0	10 0 0	10 0 0	10 0 0
Lincoln Industrial, . . .	1,000	1,000	1,000	3,100	—	1,010	0 0 0	0 0	1,000 0 0	10 0 0	10 0 0	10 0 0
Liverpool Ferry and Jubilee, . . .	2,310	2,310	2,310	8,300	—	1,900	4 4 0	1 0	1,900 10 0	440 0 0	10 0 0	40 0 0
	7,310	4,750	7,310	20,900	1,000	4,910	—	—	4,040 10 0	100 0 0	40 0 0	10 0 0
<b>London.</b>												
Edgware, . . .	2,704	550	2,700	10,770	9,000	1,000	6 10 0	1 10	2,700 20 0	—	10 0 0	10 0 0
London, . . .	5,947	1,047	5,900	20,130	9,411	3,000	5 0 0	0 0	4,900 1 0	610 4 4	40 0 0	10 0 0
	7,651	1,597	7,647	30,310	10,000	4,000	—	—	7,600 20 0	610 4 4	10 0 0	10 0 0
<b>London.</b>												
Edgware, . . .	2,000	600	2,000	7,000	3,010	1,000	5 0 0	1 0	1,900 0 0	60 7 4	10 0 0	10 0 0
<b>Lyons.</b>												
Lyons, . . .	—	—	—	—	—	—	—	—	—	—	—	—
<b>May.</b>												
May, . . .	—	—	—	—	—	—	—	—	—	—	—	—
<b>Merth.</b>												
Merth, . . .	1,500	100	1,500	6,000	—	1,200	4 10 0	1 0	1,200 0 0	7 0 4	10 0 0	10 0 0
<b>Mossman.</b>												
Mossman, . . .	400	100	400	2,014	—	600	5 1 10	1 0	400 10 0	10 0 0	40 0 0	10 0 0
<b>Queen's Co.</b>												
Abbeystown, . . .	1,400	400	1,400	5,200	3,214	1,200	4 4 0	1 0	1,200 0 0	100 10 0	10 0 0	10 0 0
Barrow, (New), . . .	1,700	600	1,700	5,000	4,300	1,200	4 10 0	1 0	1,200 0 0	100 10 0	10 0 0	10 0 0
Marlborough, . . .	1,400	310	1,400	5,100	—	1,400	4 10 0	1 0	1,400 0 0	100 10 0	10 0 0	10 0 0
Monaghan, . . .	1,100	300	1,100	4,100	—	1,100	4 0 0	0 10	1,100 0 0	—	10 0 0	10 0 0
Monaghan, . . .	2,210	400	2,210	8,000	—	1,710	4 10 0	1 0	1,710 0 0	100 10 0	10 0 0	10 0 0
Portlough, . . .	1,770	100	1,770	6,000	—	1,800	3 10 0	0 10	1,800 0 0	100 10 0	10 0 0	10 0 0
Timone, . . .	1,410	200	1,410	5,000	—	1,410	4 10 0	1 0	1,410 0 0	100 10 0	10 0 0	10 0 0
	11,040	2,610	11,040	40,000	7,900	10,010	—	—	10,000 0 0	1,000 0 0	100 0 0	100 0 0
<b>Reconcom.</b>												
Reconcom, . . .	3,200	1,400	3,200	11,400	3,300	3,000	3 1 4	1 0	3,200 0 0	100 10 0	100 10 0	10 0 0
<b>Shannon.</b>												
Bellaghy, . . .	1,000	870	1,000	3,000	—	2,000	4 0 0	1 0	1,000 0 0	40 0 0	10 0 0	10 0 0
Drumagh, . . .	1,000	600	1,000	3,000	—	1,100	4 10 0	1 10	1,000 0 0	10 0 0	10 0 0	10 0 0
Sligo, . . .	1,000	800	1,000	3,000	—	1,100	4 10 0	1 0	1,000 0 0	10 0 0	10 0 0	10 0 0
	3,000	2,270	3,000	9,000	—	4,200	—	—	3,000 0 0	100 0 0	100 0 0	10 0 0

ending 31st December, 1874, as rendered to the LOAN FUND BOARD—continued.

Amount Paid, less the Total Amount received for Borrowings, Grants, and Aids, or Application Borrowings, in 1874	Total Paid as Interest or Wages during 1874.	Number of Paid Interest Borrowings.	Total Expenses of Management, including Salaries of Officers or Wages, and Loss on Sales in 1874.	Amount of Surplus paid for Capital.	Number of Depositive Money and Capital.	Net Loss of 1874 (if any) after payment of Interest and all Expenses, and charged on any Deficit.	Net Profit of 1874 (if any) after payment of Interest and all Expenses, and charged on any Deficit.	Amount of Paid Interest charged to Profit in 1874.	Amount actually Expended for Current Purpose in 1874.	DISCOUNT GIVEN: TRANSACTIONS.
£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.	
100 0 0	42 0 0	0	40 10 0	20 0 0	7	—	07 1 8	—	22 10 0	H. B. Webb, Esq. John Wickett, Esq. Mrs. Sarah Flood. Wm. Archib. Thomson.
21 7 3	20 0 0	1	22 8 7	—	—	—	0 5 11	—	—	
39 0 0	12 10 0	0	28 10 0	—	—	—	0 5 4	—	—	
77 5 9	25 0 0	0	42 10 0	10 0 0	0	—	16 0 7	—	15 0 0	
205 0 4	60 10 0	7	120 11 4	41 10 0	14	—	20 10 7	—	35 10 0	
250 8 0	100 0 0	4	180 4 4	50 17 7	27	—	20 4 10	—	40 0 0	Lois Goodbody, Esq. Richard Wilks, Esq.
145 22 10	92 0 0	4	130 0 0	—	—	—	10 0 10	0 0 0	—	
400 1 7	200 0 0	8	200 1 7	70 17 7	27	—	60 10 8	5 0 0	40 0 0	
40 5 7	50 0 0	2	50 10 0	27 10 0	0	0 0 0	—	—	—	Mr. James Reynolds.
87 3 10	80 0 0	3	40 0 7	20 0 0	8	—	20 0 0	—	—	J. B. Hewson, Esq. Rev. John Johnson. John Bolton Henry, Esq. Very Rev. Dr. Casey, &c.
55 10 0	40 0 0	2	40 10 0	30 0 0	2	—	1 4 0	—	—	
60 0 0	40 0 0	0	60 0 0	—	—	—	0 15 4	—	—	
100 10 0	100 4 0	8	100 10 0	—	—	—	01 10 4	—	—	
210 0 0	100 0 0	3	100 0 0	—	—	—	54 10 0	—	—	Edward St. John, Esq.
420 0 0	314 4 0	15	420 3 11	43 2 0	10	—	110 14 4	—	—	
340 1 0	100 0 0	0	100 0 0	70 11 10	17	—	110 0 7	—	70 0 0	Robert H. Delling, Esq. J. J. Joyce, Esq.
210 0 0	100 0 0	4	100 0 0	100 1 8	30	—	00 0 1	—	—	
501 0 11	400 0 0	2	200 0 0	240 10 0	60	—	100 10 0	—	70 0 0	
214 4 0	90 0 0	3	110 10 0	70 5 11	20	—	60 0 10	—	50 0 0	Rev. E. G. Campbell, &c.
—	—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—
120 3 4	50 0 0	2	60 10 0	07 10 0	3	—	11 0 0	—	—	Thomas Radcliffe, Esq.
87 7 0	35 0 0	2	41 0 10	20 10 10	3	2 0 0	—	—	—	Mr. Charles Armstrong.
170 8 0	60 0 0	2	110 10 0	50 0 0	10	—	14 4 2	—	3 10 0	Colonel Hall.
300 0 11	50 0 0	2	100 0 0	10 10 0	20	—	14 10 0	—	8 0 0	E. M. Maron, Esq., &c.
170 10 0	80 0 0	2	100 0 0	00 10 0	10	—	00 0 0	—	—	John Wickett, Esq.
154 17 0	40 10 0	3	67 10 0	04 10 4	15	—	10 10 0	10 10 0	—	Anthony Finn, Esq.
300 10 0	110 0 0	4	120 11 10	00 10 0	20	7 0 4	—	—	—	William Roe, Esq.
327 4 0	90 10 0	4	101 10 0	79 1 0	34	—	40 0 7	—	80 0 0	Very Rev. J. Walsley.
114 4 4	55 0 0	0	08 27 0	01 0 0	3	—	24 7 4	—	—	William Edge, Esq.
1,071 1 0	251 2 0	10	700 14 0	430 10 5	62	7 0 4	100 10 11	10 10 0	31 10 0	
855 0 1	104 10 4	4	500 14 4	07 10 0	30	—	00 10 1	—	—	John McDonnell, Esq.
180 0 0	80 0 0	4	200 17 4	50 10 0	20	—	20 10 0	6 0 0	37 10 0	Mr. F. P. Collins.
220 10 0	80 0 0	3	110 17 11	80 0 11	18	—	00 0 10	—	100 0 0	Robert Crawford, Esq.
301 10 0	60 0 0	3	200 0 0	60 10 0	8	—	21 0 0	7 10 0	—	George Leach, Esq.
819 10 1	274 0 0	10	220 10 0	170 0 11	40	—	00 4 0	10 10 0	101 10 0	



ending 31st December, 1874, as rendered to the LOAN FUND BOARD—continued.

Green Field, under the Total Amount received for Rents, Taxes, and Grates, or Applications made, &c. &c.	Total Paid as Salaries or Wages during 1874.	Number of Paid Persons employed.	Total Expenses of Management, including the Interest on Loans in 1874.	Amount of Interest paid for Capital.	Number of Borrowings during 1874.	Net Loss of 1874 of capital after payment of interest and all expenses, and including any End. Debit.	Net Profit of 1874 of capital after payment of interest and all expenses, and including any End. Debit.	Amount of End. Debit charged on Stock in 1874.	Amount of Capital Expenses in 1874.	Members Governing Trustees.
£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.	
218 0 2	95 8 0	3	121 11 2	66 0 0	0	-	41 16 0	-	-	Mr. James Sherry,
211 0 0	75 0 0	2	86 17 0	34 5 0	17	5 1 0	-	-	-	John G. Fennell, Esq.
282 3 1	188 7 0	4	293 5 0	4 10 0	-	-	166 5 7	-	200 0 0	Mr. Matthew O'Flynn,
185 4 1	90 4 0	4	104 5 4	57 10 0	4	-	32 7 3	-	68 0 0	John McCarthy, Esq.
338 2 11	153 0 0	6	214 4 3	71 15 3	11	-	34 3 1	-	38 0 0	Mr. James Evans,
143 2 5	45 0 0	2	73 10 4	40 0 0	22	-	25 11 1	-	-	Timothy Mahon, Esq.
258 0 0	119 13 4	2	190 18 11	70 3 11	39	-	111 4 5	-	-	Mr. John Ryan.
1,490 0 8	708 14 4	21	640 17 8	283 4 2	50	8 1 0	431 5 0	-	350 0 0	
278 0 2	85 0 0	2	171 0 2	77 10 0	17	-	84 11 11	-	-	Oliver McHugh, Esq.
211 0 0	145 0 0	2	120 3 10	65 3 11	21	-	49 9 4	-	-	Rev. M. Bradley,
188 0 4	75 0 0	3	102 3 5	43 2 5	19	18 16 8	-	-	-	Mr. Thomas McLaughlin,
184 2 0	70 0 0	2	61 13 4	87 7 8	7	-	13 1 5	-	-	Robert McQuinn, Esq.
79 17 1	78 4 8	3	87 17 3	44 16 5	19	103 11 8	-	42 17 0	15 0 0	Mr. Thomas McKeogh,
387 1 9	125 0 0	0	144 0 10	50 10 8	11	-	18 12 3	-	-	Edward Spence, Esq.
804 0 5	190 0 0	2	112 10 0	59 4 4	30	-	15 4 7	-	-	William Kelly, Esq.
347 11 4	120 0 0	3	186 14 10	54 8 7	30	-	1 8 11	9 3 0	-	John Rogers, Esq., &c.
281 15 8	130 0 0	3	157 17 7	57 4 5	16	-	45 11 0	-	-	Mr. James Graham,
348 6 3	145 0 0	3	167 28 0	104 4 0	8	-	55 4 2	-	-	Robert Henry, Esq., &c.
244 2 7	66 0 0	2	123 12 2	90 0 0	23	-	88 0 11	50 11 0	-	Samuel Dunn, Esq.
245 7 1	110 0 0	2	153 15 2	72 0 0	20	-	23 15 1	-	-	James Donnelly, Esq.
2,788 2 3	1,470 0 8	32	1,379 0 5	445 17 8	252	162 8 3	391 8 11	104 18 0	15 0 0	
220 10 0	120 0 0	8	134 0 0	73 0 3	13	13 5 7	-	10 0 0	13 0 0	V. R. Delandry, Esq.
77 10 7	50 0 0	2	67 1 8	15 19 0	19	5 10 0	-	-	-	W. C. Chubb, Esq.
545 4 7	225 0 0	2	148 10 0	42 3 0	13	-	70 11 7	-	25 0 0	Mr. Francis Hughes.
348 15 2	145 0 0	4	192 11 8	58 2 0	30	5 10 0	70 11 7	-	20 0 0	
141 8 10	84 0 0	2	104 6 5	16 0 0	6	-	35 0 5	-	13 0 0	Edward J. Lott, Esq.
391 0 1	100 0 0	2	120 11 7	74 2 0	16	-	71 11 0	-	68 4 2	Rev. F. Grace.
41 7 5	50 0 0	1	85 17 5	5 12 3	1	50 3 2	-	-	-	Mr. Joseph Aschford.
485 19 4	224 0 0	6	243 15 4	98 14 2	33	10 8 3	57 11 11	-	51 4 2	
49 7 1	37 10 0	2	28 10 8	0 2 11	10	0 5 11	-	-	-	Mr. Peter Douglas.
79 0 1	43 0 0	2	65 19 3	13 11 3	17	-	3 15 7	-	24 10 0	Michael Foster, Esq., &c.
81 17 7	30 0 0	2	45 5 2	7 4 0	5	-	31 4 1	-	22 0 0	Mr. Melville Esq.
29 8 10	27 10 0	2	50 1 3	14 22 11	11	-	8 15 4	-	10 0 0	Phillips Norton, Esq.
287 18 7	140 0 0	10	179 15 2	48 14 5	20	0 5 11	43 15 0	-	55 10 5	







## APPENDIX (A) No. 4.

RETURN of INSURANCES by BOARD'S OFFICERS, during the year 1874.

Name of Loan Fund.	Date of Inspection in 1874.	Date of last preceding inspection.	Name of Loan Fund.	Date of Inspection in 1874.	Date of last preceding inspection.
Coalfield (Special).	6th Jan.	9th Nov., 1873.	Killegan.	6th June.	8th Jan., 1873.
Pomeroy.	7th Jan.	2nd Nov., 1872.	Innah.	6th June.	9th Jan., 1873.
Drumquin.	9th Jan.	28th Oct., 1873.	Portlough.	22nd June.	26th Jan., 1873.
Limerick Ferry and Jubilee.	30th Jan.	12th Feb., 1873.	Mountmellick.	24th June.	21st Jan., 1873.
Limerick Industrial.	22nd Jan.	14th Feb., 1873.	Clara.	25th June.	23rd Jan., 1873.
Ballingarry.	23rd Jan.	17th Feb., 1873.	Tullamore.	27th June.	26th Jan., 1873.
Askenion.	24th Jan.	19th Feb., 1873.	Kinsale.	1st Sept.	26th April, 1873.
Rosken (Special).	26th Jan.	18th Mar., 1873.	Randon.	2nd Sept.	23rd April, 1873.
Onion.	9th Feb.	10th April, 1873.	Aghada.	3rd Sept.	24th April, 1873.
Thomastown.	10th Feb.	5th Oct., 1872.	Roscrea, No. 2.	5th Sept.	First inspection.
Stoneyford (Special).	12th Feb.	8th April, 1872.	Ferney.	14th Sept.	21st April, 1873.
Darow (New).	14th Feb.	First inspection.	Knocknacra.	16th Sept.	8th April, 1873.
Loughrea.	23rd Feb.	11th July, 1873.	Newmarket.	17th Sept.	16th April, 1873.
Millownahilly.	25th Feb.	13th July, 1873.	Kanturk.	13th Sept.	13th April, 1873.
Tipperary.	27th Feb.	13th May, 1873.	Maryborough.	19th Oct.	19th May, 1873.
Galbally.	28th Feb.	15th May, 1873.	Timahoe.	21st Oct.	16th May, 1873.
Cushel.	9th Mar.	31st May, 1873.	Abbeystix.	23rd Oct.	21st May, 1873.
Piddown.	11th Mar.	3rd Oct., 1872.	Cahir.	25th Oct.	21st Feb., 1873.
Petwood.	12th Mar.	29th May, 1873.	Borrisokane.	28th Oct.	17th Mar., 1873.
Waterford.	14th Mar.	2nd Oct., 1872.	Drumblighin (Special).	30th Oct.	12th Dec., 1873.
Newtownswearn.	33rd Mar.	30th Oct., 1872.	Ennisconally.	6th Nov.	21st Jan., 1873.
Castleberg.	24th Mar.	30th Nov., 1872.	New Ross National.	9th Nov.	17th Jan., 1873.
Stonase.	26th Mar.	19th Nov., 1872.	New Ross Bazaar.	11th Nov.	19th Jan., 1873.
Irelinstown.	27th Mar.	23rd Nov., 1872.	Athlone, St. Mary's.	14th Nov.	25th Aug., 1873.
Trillick.	28th Mar.	23rd Nov., 1872.	Athlone (Roscommon).	16th Nov.	29th Aug., 1873.
Kells.	6th April.	8th Dec., 1872.	Edgeworthstown.	18th Nov.	5th May, 1873.
Ballyjamesduff.	8th April.	10th Dec., 1872.	Anraduff.	20th Nov.	7th May, 1873.
Orlinton.	10th April.	13th Dec., 1872.	Sligo.	1st Dec.	3rd June, 1873.
Lichelaw (New).	11th April.	First inspection.	Drumbliff.	3rd Dec.	5th June, 1873.
Tempe (Special).	22nd April.	14th Dec., 1872.	Bellaghy.	5th Dec.	7th June, 1873.
Enniskillen.	25th April.	16th Dec., 1872.	Moore.	8th Dec.	9th May, 1873.
Kesh.	24th April.	18th Dec., 1872.	Mountnath.	10th Dec.	21st Mar., 1873.
Lack.	27th April.	19th Dec., 1872.	Ashy.	12th Dec.	21st Dec., 1873.
Raphoe.	15th May.	21st Dec., 1872.	Foonstown.	15th Dec.	23rd Jan., 1873.
Lettinkenny.	21st May.	23rd Dec., 1872.	Meyne.	18th Dec.	14th Mar., 1873.
Cornace.	22nd May.	12th Dec., 1872.	Waterford.	21st Dec.	(Special).
Bellingham.	2nd June.	4th Jan., 1873.			

## APPENDIX (B) No. 1.

ANNUAL STATEMENT of the COMMITTEE of the NORTH DUBLIN LANE for 1874, and of RECEIPTS from all sources during the same year.

The Committee to audit the above met on the 13th day of March, 1875, for that purpose.

Your Committee find that there were . . . 26,300

Notes in Stock on 1st January, 1874.

That on 30th December, 1873, were ordered, 130,000

Making to be accounted for, . . . 144,600

Of these were issued during 1874, . . . 105,400

Leaving in Stock on 1st January, 1875, . . . 38,900

Your Committee having examined the Stock at date of audit, and taken into account the Notes issued since the 1st January last, find the above number were actually in Stock at that date.

It will be seen by the annexed account, that £280 for the 105,400 Notes issued at 2d. each, has been duly lodged to your credit at the Bank of Ireland.

Your Committee find that a sum of £11 7s. 8d. remitted by Local Societies for 1d. extra on Premium Notes, that were on hand on 8th July, 1873, has been duly lodged to your credit at the Bank of Ireland.

Your Committee find that the number of the last Debentures issued in the year 1874 was 15,836

Deducting the number issued to 31st December, 1873, . . . 15,736

It will appear that . . . 150  
Debentures were issued during 1874.

It will be seen by the annexed account, that £7 10s. for the 150 Debentures issued at 1s. each, has been

duly lodged to the credit of the Board at the Bank of Ireland.

Your Committee find there were . . . 1,683

Deposit cards in Stock on 1st January, 1874.

Of these were issued during 1874, . . . 66

Leaving in Stock on 1st January, 1875, . . . 1,637

Your Committee having examined the Stock at date of audit, and taken into account the cards issued since the 1st of January last, find the above number were actually in Stock at that date.

It will be seen by the annexed account that 3s. 2d. for the 36 Deposit Cards issued at 4d. each, has been duly lodged to the credit of the Board in the Bank.

Your Committee find the April and October dividends on your Funded Stock have been duly lodged to your credit, amounting to £23 2s. 3d.

These several sums, added to the balance in Bank on 1st January, 1874, give a total of £1,444 6s. 3d.

Your Committee find that drafts to the amount of £1,034 17s. 6d. were signed by the Board, in conformity with your minutes, of which particulars are annexed.

From the total, then, of . . . £1,444 6s. 3d.  
Is to be deducted drafts for . . . 1,034 17s. 6d.

Which should leave a balance in Bank, on 1st January, 1875, of . . . 419 8s. 6d.

Your Committee find that the Bank gives you credit for this balance.

## APPENDIX (B) No. 1—continued.

ACCOUNT OF NOTES AND DEBENTURE AMOUNT, AND EXPENDITURE FOR THE YEAR 1874.				
1874:		£	s.	d.
Jan. 1,	To Balance in Bank (net), . . . . .	—	—	—
	Lodgments for Notes, per Secretary, . . . . .	863	6	8
	Do, do, direct, . . . . .	16	13	4
	Lodgments for Notes that were on hand 8th July, 1873, liable to additional penny, . . . . .	—	—	—
	Lodgments for Debentures, per Secretary, . . . . .	7	10	0
	Do, do, direct, . . . . .	—	—	—
	Lodgments for Deposit Cards, per Secretary, . . . . .	0	3	9
	Do, do, direct, . . . . .	—	—	—
April,	Dividend on Stock of £2,866 19s. 2d., £43 0 1	—	—	—
	Less Income Tax, . . . . .	0	10	9
		43	9	4
Oct.,	Dividend on Stock of £2,866 19s. 2d., £43 0 1	—	—	—
	Less Income Tax, . . . . .	0	7	9
		43	12	11
	Total, . . . . .	—	—	—
	From which deduct year's drafts, . . . . .	—	—	—
		—	—	—
	Balance in Bank on 1st January, 1875, . . . . .	—	—	—
		—	—	—

(Signed)

T. MAXWELL BUTTON, J.R.  
WM. JONES WESTBY, D.L.

## AUDIT OF THE COMMITTEE ON THE GENERAL EXPENDITURE AND PETTY EXPENSE ACCOUNTS FOR THE YEAR 1874.

The Committee appointed to audit the General Expenditure and Petty Expense Accounts for 1874, met on the 15th day of March, 1875, for that purpose.

Your Committee report that they find a balance of £4 0s. 5d. was in the hands of Secretary for current Expenses at date of last audit.

Your Committee charged the Secretary with this balance, and the sum of all Drafts drawn in 1874, making together a sum of £1,028 13s. 4d., as explained at foot.

Vouchers for all payments, as per the annexed account, were submitted, and having been examined one by one, your Committee have to report the same correct.

Your Committee find a balance in Secretary's hands of 4s. 10d., which is to be charged to him as the basis of next audit.

	£	s.	d.
Balance in Secretary's hands, 1st January, 1874, . . . . .	—	4	0
Amount of Drafts drawn in 1874, . . . . .	1,024	17	9
	1,028	18	9
Deduct Expenditure as per annexed account, . . . . .	1,028	13	4
Balance in Secretary's hands, 1st January, 1875, . . . . .	—	0	4

## Accounts audited to in the Annexed Report, showing PARTICULARS OF EXPENDITURE.

	£	s.	d.
Salaries of Board's Officers, . . . . .	671	7	8
Printing Promissory Notes, . . . . .	53	18	10
Petty Expenses, . . . . .	3	15	7
Law Charges, . . . . .	38	15	0
Inspector's Passage Account, &c., included in account of Petty Expenses, . . . . .	—	—	—
Income Tax paid for Board's Officers, . . . . .	5	5	0
Costs for Office, . . . . .	3	8	3
Special Inspection Expenses, . . . . .	5	3	0
Gratuity to late Inspector on his retirement from Office, after service in it exceeding 30 years, . . . . .	250	0	0
Total, . . . . .	1,028	13	4

The Expenditure in 1874 exceeded that of 1873 by the sum of £918 11s. 2d., but this excess is accounted for by the gratuity to Inspector in 1874, an Expenditure of rare occurrence.

(Signed)

J. LENTAGNE, C.R.  
WALTER SWESTMAN, J.P.

## APPENDIX (B) No. 2.

Showing ORDINARY INCOME AND EXPENDITURE of the BOARD for 1873 and 1874.

1873.			1874.		
ORDINARY SOURCES OF INCOME.			ORDINARY SOURCES OF INCOME.		
Receipts for Notes and Debentures,	£	s. d.	Receipts for Notes and Debentures,	£	s. d.
Dividends on Stock,	933	13 4	Dividends on Stock,	937	18 9
	84	15 1		85	8 3
	£996	8 5		£993	15 0
ORDINARY EXPENDITURE.			ORDINARY EXPENDITURE.		
Salaries,	£	s. d.	Salaries,	£	s. d.
Printing,	48	10 4	Printing,	571	7 8
Post Expenses,	3	14 1	Post Expenses,	52	10 10
Inspector's Postage Account,	2	17 11	Inspector's Postage Account,	3	15 7
Extra Inspection Expenses,	—	—	Extra Inspection Expenses,	3	3 0
Cash for Office,	5	19 0	Cash for Office,	3	8 0
Law Charges,	20	9 10	Law Charges,	30	15 0
	£810	11 3		£673	5 4
Excess of Ordinary Income over Ordinary Expenditure for the year 1873,	£187	17 3	Excess of Ordinary Income over Ordinary Expenditure for the year 1874,	£320	9 6

## APPENDIX (C).

A List of the MEMBERS of the LOAN FUND BOARD, with the dates of their respective Appointments, and the Number of Attendances of each Member at the Meetings of the Board, for the Year ending 31st December, 1874.

N.B.—The Board held 14 Meetings during the Year 1874.

MEMBERS' NAMES.	Date of Appointment.	Number of Attendances.	MEMBERS' NAMES.	Date of Appointment.	Number of Attendances.
Vicomte De Vaux, D.L.,	2nd Jan., 1837.	—	The Right Honorable W. H. F. O'Connell, M.P.,	12th April, 1860.	2
Sir James Power, Bart., D.L.,	"	7	Sir Arthur E. Guinness, Bart., M.P.,	10th Feb., 1874.	1
James O'Farrell, Esq.,	"	—	M. F. D'Arcy, Esq., D.L.,	"	—
Rev. Thomas Hincks, A.M.,	10th Feb., 1841.	8	Patrick Sweetman, Esq., J.P.,	"	6
John Leathigue, Esq., J.P.,	"	—	Henry Alexander Hamilton, Esq., J.P.,	"	1
The Right Honorable the Earl of Ross, J.P.,	"	—	T. Maxwell Hutton, Esq., J.P.,	"	6
The Right Honorable William Fergus Tiche, . . . . .	"	—	Joseph R. O'Reilly, Esq., D.L.,	"	2
John Barlow, Esq., D.L.,	8th Jan., 1843.	1			
Sir John Ernie, Bart., J.P., D.L.,	"	—			
The Very Rev. Chas. Vignelles, D.D., Dean of Coney,	"	—			
Walter Sweetman, Esq., J.P.,	30th Jan., 1846.	8			
The Right Honorable Lord Talbot de Malahide,	23rd Mar., 1854.	—	Chas.—Wm. O'Connor Morris, Esq., 23, Rutland-square, N.,	13th May, 1859.	
The Right Honorable the Earl of Bessborough, M.C.D.,	14th April, 1858.	—	Secretary—Rich. Robt. Madden, Esq., Dublin Castle,	19th Mar., 1859.	
William James Westley, Esq., D.L.,	15th June, 1859.	—			